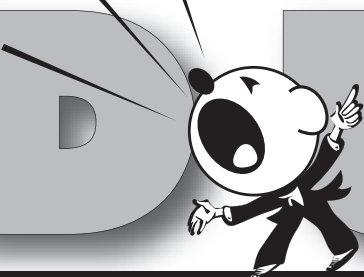


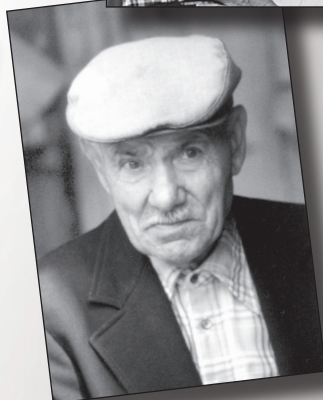
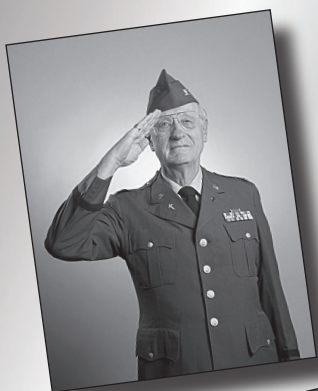
F E D U P



SENIOR FRAUD EDUCATION & PROTECTION PROGRAM

 A Toolkit for

New Jersey's
**Older
Citizens**



State of New Jersey • Office of the Attorney General



Toll-Free Senior Hotline
1-877-746-7850



**Division of
Consumer
Affairs**



Senior FED•UP Program
www.NJConsumerAffairs.gov

State of New Jersey
Office of the Attorney General
Division of Consumer Affairs

Dear Consumer:

The New Jersey Division of Consumer Affairs is pleased to provide you with this special Senior Toolkit to inform and assist you in today's busy and changing marketplace.

We know that, too frequently, New Jersey's older citizens are the intended victims of various types of fraud, scams and other unscrupulous practices. The most common scams targeting older consumers include home repair and improvement fraud, telemarketing fraud (including charities, securities and financial fraud), and health/insurance fraud. To combat this growing problem, we have created this booklet, the New Jersey Division of Consumer Affairs' Senior Fraud Education and Protection Program (Senior FED•UP Program). The Division of Consumer Affairs is responsible for enforcing the New Jersey Consumer Fraud Act and is dedicated to protecting your consumer rights. The information in this toolkit will help you recognize scams in advance, arm you with the information you need to protect yourself, and offer tips for what to do if you or someone you know is a target or victim of fraud. ***Together, we must fight back!***

We sincerely hope you will call the numbers listed throughout the toolkit if you have questions, or if we can help. If you think you have been the target or victim of a scam, call our toll-free Senior Hotline at: **1-877-746-7850** or visit our Web site at **www.NJConsumerAffairs.gov**.

Sincerely,

The New Jersey Office of the Attorney General
Division of Consumer Affairs



Toll-Free Senior Hotline
1-877-746-7850



Division of
Consumer
Affairs

How to Contact Consumer Affairs:

If you have questions on how to obtain an additional copy of this book, or how to have a representative from the Division of Consumer Affairs visit a club, organization or senior citizen housing facility, please contact the New Jersey Division of Consumer Affairs at:

State of New Jersey Department of Law and Public Safety
Division of Consumer Affairs
124 Halsey Street
Newark, NJ 07102
Attention: Senior FED•UP Program or:

Visit the Senior FED•UP Program Web site at:
www.state.nj.us/lps/ca/elder/elder.htm

For complaints - Toll-Free Senior Hotline **1-877-746-7850**
Division Toll-Free Line **1-800-242-5846**

Office of Consumer Protection's Online Complaint Form:
www.state.nj.us/lps/ca/ocpform.htm
Office of Consumer Protection's Complaint Form (PDF file) to be
downloaded, printed out and filled out by hand or typewriter:
www.state.nj.us/lps/ca/form.pdf

Senior FED•UP Program
www.NJConsumerAffairs.gov

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Perforated edges. ✂
Remove for future reference!



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Remove for future reference!

An Introduction to the New Jersey Division of Consumer Affairs

A part of the Department of Law and Public Safety (also known as The Office of the Attorney General), the Division of Consumer Affairs (Consumer Affairs) was established in 1971 to protect the consumers of New Jersey from dishonest and unscrupulous practices. Consumer Affairs is responsible for enforcing the New Jersey Consumer Fraud Act and has the power to hold administrative hearings for violations of law, issue cease and desist orders, impose penalties and pursue restitution for consumers. All of the Division's units may be contacted by sending e-mail to the Division at **AskConsumerAffairs@dca.lps.state.nj.us**. The Division protects the consumers of New Jersey through the following offices, boards and agencies:

Office of Consumer Protection

The Office of Consumer Protection (OCP) is the unit primarily responsible for protecting New Jersey's consumers by enforcing the Consumer Fraud Act and its regulations. The office responds to consumer complaints about goods and services. The most frequent complaints are about cars, home repair, telemarketing and fraudulent prize notifications. OCP conducts investigations and task force inspections, and works with the U.S. Consumer Product Safety Commission to enforce product recalls. Consumers can learn more about OCP by going directly to **www.state.nj.us/lps/ca/ocp.htm**.

OCP has a number of specialized units/bureaus:

The Action Line of OCP provides information about companies' complaint histories. Consumers can call the Action Line at **1-800-242-5846** or **973-504-6260** to learn if a complaint has been filed against a company with whom they plan to do business. A list of all county and municipal Consumer Affairs offices is available on page 62 of this booklet.

The Charities Registration Section registers and regulates professional fund-raisers and organizations that solicit more than \$10,000 in annual charitable contributions in New Jersey. The Charity Hotline is **973-504-6215**. You can get more information about registered charities by going directly to the Charities Registration Section's page on the Internet: **www.state.nj.us/lps/ca/ocp.htm#charity**.

The Consumer Service Center (CSC) is the central clearinghouse for complaints and referrals. Consumers who call **973-504-6200** will be connected to a representative trained to take complaints or refer consumers to other appropriate agencies. CSC also processes written complaints. Consumers without a local Consumer Affairs office can forward written complaints to P.O. Box 45025, Newark, NJ 07101. Consumers can also go to **www.state.nj.us/lps/ca/comp.htm** on the Internet and fill out the Online Complaint Form, which can be submitted immediately by sending it back to the Division electronically, or you can

download the PDF Complaint Form, which is also on this Web page, print it out and fill it out by hand or with a typewriter and mail it to the above address.

The Kosher Food Enforcement Bureau is dedicated to protecting consumers who purchase kosher food in New Jersey by ensuring that the regulations dealing with the sale of kosher food are enforced. For instance, the Bureau requires that establishments selling kosher food post a sign detailing their understanding of the term “kosher.” *Note: The Bureau does not determine what constitutes “kosher,” as the term has varying meanings within the Jewish faith.* Consumers can learn more about the enforcement of kosher food standards by calling the Bureau at **973-504-6100** or by going to **www.state.nj.us/ca/ocp.htm#kosher**.

The Halal Food Enforcement Bureau enforces the Halal Food Consumer Protection Act. New Jersey is one of the first states in the nation to ensure that when consumers buy halal foods, they have access to information that will enable them to determine whether they are getting products that have been prepared according to Islamic dietary guidelines. *Note: The Bureau does not determine what constitutes “halal,” as the term has varying meanings within the Islamic faith.* The Bureau can be reached at **973-792-4217**.

The Lemon Law Unit offers residents assistance when the new car, used car or motorized wheelchair they purchased turns out to be a lemon. The cost of processing your complaint is \$50, which is returned to you if you win your case. The Lemon Law Unit can be reached at **973-504-6226**. Consumers also can learn more about the Lemon Law Unit and the rules governing the filing of a Lemon Law case by signing onto the Internet and going directly to **www.state.nj.us/lps/ca/ocp.htm#lemon**.

The Regulated Business Section licenses athletic/booking agencies, nursing registry/home health agencies, career consulting or counseling services, headhunters, prepaid computer job-matching services, resume services, temporary-help firms, employment agencies, job-listing services, modeling and talent agencies, ticket resellers, health spas and public movers and warehousemen. Regulated Business can be reached at **973-504-6261**. Consumers also can learn more about the Regulated Business Section by going directly to **www.state.nj.us/lps/ca/ocp.htm#regulate**.

New Jersey Bureau of Securities

The New Jersey Bureau of Securities administers and enforces the State’s securities law, registers securities sold in New Jersey, registers individuals and firms engaged in the sale of securities or investment advice in the State, and responds to investors’ complaints.

Investors are encouraged to check the registration status and disciplinary history of firms and individuals before they invest. Questions and complaints should be directed to the Bureau of Securities at 153 Halsey Street, P.O. Box 47029, Newark, NJ 07101. Consumers may also call toll-free **1-866-I-INVEST** or **973-504-3600**. Consumers can find the Bureau’s complaint form and learn more information about the Bureau’s responsibilities by going directly to **www.state.nj.us/lps/ca/bos.htm**.

Office of Weights and Measures

The Office of Weights and Measures works with county and municipal offices to enforce New Jersey's weights and measures statutes. At least once a year, inspectors check every weighing and measuring device used in commercial transactions, including gas pumps, supermarket scales, unit price scanners and meters used to measure oil deliveries.

If you have a problem with a weights and measures issue, try to resolve it with the store manager or owner. If they cannot resolve the problem to your satisfaction, contact the New Jersey Office of Weights and Measures at 1261 Route 1 & 9 South, Avenel, NJ 07001, or call **732-815-4840**. Consumers also can learn more about the Office of Weights and Measures by going directly to **www.state.nj.us/lps/ca/owm.htm**.

The Legalized Games of Chance Control Commission

The Legalized Games of Chance Control Commission administers and enforces the Bingo, Raffles and Amusement Games Licensing Laws; coordinates uniform administration of the laws with municipal licensing authorities; registers organizations that wish to conduct bingo or raffles and monitors the use of proceeds from games according to the Bingo and Raffles Licensing Laws; and licenses amusement game operators, premise providers, equipment providers, manufacturers and distributors. All "games of chance," if allowed, must be approved by the Commission. Questions and complaints should be directed to the Legalized Games of Chance Control Commission, 124 Halsey Street, P.O. Box 46000, Newark, NJ 07101. Or call **973-648-2710**. The Legalized Games of Chance Control Commission can also be contacted by sending e-mail to the Division at **AskConsumerAffairs@dca.lps.state.nj.us**. Consumers can learn more about the Legalized Games of Chance Control Commission by going directly to **www.state.nj.us/lps/ca/lgccc.htm**.

Professional and Occupational Licensing Boards and Committees

The Division of Consumer Affairs coordinates and supports the work of 43 licensing boards and advisory committees that regulate approximately 100 professions and occupations in New Jersey. These boards and committees set licensing standards by promulgating rules and regulations, giving examinations, issuing and revoking licenses, taking disciplinary actions against licensees and handling consumer complaints.

Some other professions and occupations, such as securities broker-dealers, individuals working as talent agents, modeling agents and career consultants, are regulated by the civil regulatory units within the Division. Consumers can learn more about the Division's professional and occupational licensing boards and committees by going directly to **www.state.nj.us/ca/boards.htm** on the Internet.

How to File a Complaint

First, give the business, service or professional an opportunity to resolve the problem directly. If you are not satisfied with the results, then find out where the business is located and contact the Consumer Affairs office that covers that county or the State Consumer Affairs office. A list of County Consumer Affairs offices is available on page 62 of this booklet.

You will be asked to fill out a complaint form so that all of the pertinent facts are clear. Be sure to provide copies of all correspondence, service agreements, invoices, product literature, advertisements and other relevant documents. Investigators may not be able to look into your complaint without copies of the documents that you have. Consumers can get a copy of the Office of Consumer Protection's complaint form in the back of this booklet or by going directly to **www.state.nj.us/ca/comp.htm**.

If your complaint involves a business located outside New Jersey, contact your local Consumer Affairs office for information on how to file a complaint. If you have a new car, used car or motorized wheelchair complaint or question, call or write directly to the Lemon Law Unit, P.O. Box 45026, Newark, NJ 07101, 973-504-6226. Consumers can also get a copy of the Lemon Law complaint forms by going directly to **www.state.nj.us/ca/ocp/lemonc.pdf** for new cars, **www.state.nj.us/lps/ca/ocp/usedcar.pdf** for used cars and **www.state.nj.us/lps/ca/ocp/wheelapp.pdf** for motorized wheelchairs.

For general questions, contact the Consumer Affairs office in your county or municipality, or go to the Division's Web site at **www.state.nj.us/lps/ca/home.htm**.

Complaining About a Professional Licensed by the Division

Contact the board that licenses the professional you are complaining about. All boards and committees are located at 124 Halsey St., Newark, NJ 07101, except for the State Board of Medical Examiners which is located at 140 E. Front Street, 2nd Floor, Trenton, NJ 08608. Submit your complaint in writing. You can find the official complaint form for every board and advisory committee of the New Jersey Division of Consumer Affairs by going to **www.state.nj.us/lps/ca/comlink.htm**. When you submit your complaint, make sure you include copies of invoices, contracts, correspondence and other documents relating to your complaint. Consumers can also write to any board or committee via e-mail at **AskConsumerAffairs@dca.lps.state.nj.us**.



Protecting New Jersey's senior citizens is a primary objective of the Division of Consumer Affairs.

The first step in protecting yourself is learning to recognize fraudulent schemes. There are two areas in which older New Jerseyans are *particularly vulnerable*: home repair and telemarketing scams.

Home Repair

If you are planning a home improvement project, picking the right contractor is very important. Contact Consumer Affairs at **1-888-656-6225** to ensure that the contractor you are considering is registered and whether he/she has been the subject of any complaints. There is a database of registered contractors at **www.state.nj.us/cgi-bin/consumeraffairs/search/searchentry.pl?searchprofession=1301**. Don't forget to:

- ▶ Get written estimates from at least three contractors.
- ▶ Ask the contractors how long they have been in business, if they have liability insurance (they are required by law to carry liability insurance) and if they will be using subcontractors for your project.
- ▶ Contact the references your contractor gives you. Ask each person whether the job was completed on time, whether there were any unexpected costs, whether the workers showed up on time and cleaned up when they finished, and whether they would use the contractor again. Investigate financing options for your project.
- ▶ Shop for credit and be sure you understand the annual percentage rate you will have to pay.
- ▶ Do not pay for the entire job up front. It is customary to pay one-third in advance, one-third halfway through the job and one-third upon completion. Do not use cash to pay the contractor.
- ▶ Do not sign a contract you do not totally understand. If you sign a contract, you must be given notice that you have three business days during which you may cancel the contract for any reason. Make sure all manufacturer warranties and guarantees are in writing and that the contract states name brands or quality/grade of materials to be used.

Telemarketing

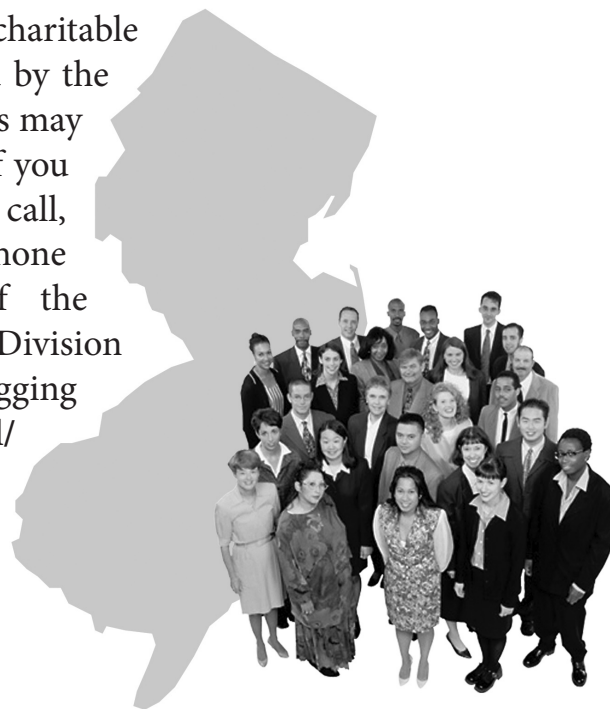
The New Jersey "Do Not Call" law is now in effect, maximizing your protection from unsolicited and unwanted telemarketing sales calls. If you are a New Jersey resident who has already signed up for the federal "Do Not Call" registry, administered by the Federal Trade Commission (F.T.C.), you need not do anything else. You are already covered under New Jersey's law. If you have not signed up and want to stop telemarketing sales calls, you

may register your home or mobile phone numbers by calling the F.T.C. at **1-888-382-1222**. You must call from the telephone number you want to register. Register online at **www.donotcall.gov**.

The New Jersey Division of Consumer Affairs is responsible for enforcing the New Jersey “Do Not Call” law and is committed to investigating and, where appropriate, prosecuting violators who break the law. Not every call is prohibited by the Do Not Call law. For example, the following calls are not considered telemarketing sales calls under the statute: calls made on behalf of a political party or candidate; calls made to solicit your opinion, such as a survey; calls made by or on behalf of a person or company from which you have been receiving continuing service, such as medical care, landscaping or telephone service; calls made by or on behalf of a person or company to which you owe money for goods or services; calls made by or on behalf of a person or company with which you have a current written contract; and calls by or on behalf of a person or company to which you have given your express written permission to make telemarketing sales calls.

While regulations help, you can play a key role in the fight against telemarketing fraud by remembering that you should: never give your credit card number over the telephone unless you initiated the call; never give your checking account number over the telephone; never give a telemarketer any personal information, including your medical information, driver’s license number, Social Security number or telephone calling card numbers; never pay for a prize-including paying postage, shipping, handling or any costs associated with something a caller says you have “won.” If the caller says you have won the lottery, but you have to pay the “taxes” to redeem your prize, don’t pay. Never allow a caller to pressure you into acting immediately on any offer and never agree to any offer until you have seen it in writing.

Please note that calls made by or on behalf of a charitable and/or political organization are not prohibited by the State “Do Not Call” law. Telemarketing sales calls may not be made between 9:00 p.m. and 8:00 a.m. If you believe that the call you received is a prohibited call, and you can provide the business name or telephone number of the caller, please request a copy of the “Do Not Call” complaint form by calling the Division of Consumer Affairs at: **1-888-656-6225** or logging onto our Web site at: **www.nj.gov/donotcall/dnconlinefrm.htm**.





Senior FED•UP Program
www.NJConsumerAffairs.gov

Home Improvement

**GOOD BUY
OR
GOODBYE!**

***Are you FED-UP
with not knowing
what to do
when hiring a
Home
Improvement
Contractor?***

*Keep these tips for reference when
dealing with Home Improvement issues.*

**Toll-Free Senior Hotline
1-877-746-7850**

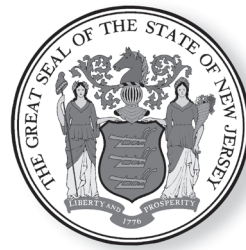
Home Improvement **TIPS**

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- **Contact Consumer Affairs** to see if consumers have filed any complaints against the contractor and to ensure the contractor is registered.
- **Get written estimates** from at least three contractors.
- **Get references** and check them.
- **Ask the contractors how long they have been in business**, if they have liability insurance (as required by law), and whether they will be using subcontractors on the project.
- **Investigate financing options** for your project. Shop for credit and be sure you understand the annual percentage rate you will have to pay.
- **Do not pay for the entire job up front.** The customary arrangement is one-third in advance, one-third halfway through the job and one-third upon completion.
- **Do not pay with cash.**
- **All jobs over \$500 require a written contract** that includes the contractor's legal name, business address and registration number, start and completion date, a description of the work to be done, and the total price. You may cancel a signed contract, for any reason, before midnight of the third business day after receipt of the contract.

Senior FED•UP Program
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Toll-Free Senior Hotline
1-877-746-7850

Home Improvement

The New Jersey Division of Consumer Affairs receives thousands of complaints from consumers who hire contractors to do costly repair projects and who are less than satisfied with the results. Consumers complain about shoddy workmanship, missed deadlines and the contractor's failure to complete the work or to start the project at all. The New Jersey Consumer Fraud Act is designed to protect you from misrepresentation, fraud and deception in consumer transactions, including contracts for home improvement work. Home improvement contractors must register with the Division of Consumer Affairs annually, unless specifically exempted. Home improvement contractors who are not registered will not be issued municipal construction permits and may not legally do home improvement work in New Jersey. More information about the law may be found on the Division's Web site at: **www.njconsumeraffairs.gov/contractors/contractor.htm**. *Note: Registration with the State does not constitute an endorsement of or approval for the home improvement contractor.*

Who is a Home Improvement Contractor?

Home improvement contractors are individuals and companies involved in repairing, renovating, modernizing, installing, replacing, improving, restoring, painting, constructing, remodeling, moving or demolishing residential or noncommercial properties.

Home improvement contractors include those who work on residential driveways, sidewalks, swimming pools, terraces, patios, additions, landscaping, fences, porches, windows, doors, cabinets, kitchens, bathrooms, garages, finished basements, basement waterproofing, fire protection devices, security protection devices, central heating and air conditioning equipment, water softeners, heaters and purifiers, solar heating or water systems, insulation installation, roofing and siding, wall-to-wall carpeting or attached or inlaid floor coverings and more.

Know the Law

Obtain a written contract. Contracts for home improvement projects costing \$500 or more

- ▶ **must be written** and
- ▶ **must include the legal name and business address of the contractor** as well as
- ▶ **a start date,**
- ▶ **a completion date,**
- ▶ **a description of the work to be done,** and
- ▶ **the total price.**

The contract must also include

- ▶ **the contractor's registration number** (look for a number that begins with the letters "VH").

Make sure

- ▶ **all warranties and guarantees are in writing,** and that the contract
- ▶ **states name brands or quality/grades of materials to be used.**

Before you sign a contract, ask for a lien waiver. A lien waiver is a receipt that states that the workers and material suppliers will not ask you for money once you have paid the contractor. Beware if a contractor asks you to sign a statement that says you will cover the costs of materials and labor if the contractor does not pay.

Signed contracts may be canceled by a consumer for any reason before midnight of the third business day after you receive a copy of the contract. Put the cancellation in writing and either personally deliver it to the contractor or send it registered or certified mail, return receipt requested. A photocopy of your cancellation should also be sent via regular first-class mail. Ensure that all applicable construction permits are obtained from the local municipality.

Either the owner or a contractor acting as the owner's agent may obtain a building permit. If a New Jersey licensed electrical contractor or master plumber is doing the work, the municipal permit must be signed and sealed by that licensee. If the homeowner has hired an architect to draw up plans, the licensed architect must sign off on them. Determine from the municipality what inspections are needed and when they must be performed. Final inspections must be completed **BEFORE** final payment is made to the contractor. For information on inspections, see the notice printed in large type on the back of the construction permit.

Warning Signs

Avoid transient home repair contractors, especially ones who approach ***you*** to do work. If you hire a contractor, make sure you get the registration number, name, street address, phone number, license plate number and vehicle description. If a problem does occur, this information will be helpful to law enforcement agencies. Look for red flags. Be wary if the contractor: **▶ asks for more than a third of the total payment before work can begin;** **▶ demands cash;** **▶ tells you there is no need for a written contract** (written contracts are required for projects costing \$500 or more; we recommend you get a written contract for all projects.); **▶ only has a P.O. Box as his/her business address;** **▶ or if a contractor who does not have a Division of Consumer Affairs registration number** (unless he/she is exempt from registration requirements) approaches you (when you haven't sought him/her out) claiming he/she was just in the neighborhood and can give you a good deal.

Home Repair Complaints

If you have a problem with your home improvement project, first give the contractor an opportunity to resolve the matter directly. If you are not satisfied with the results, you may file a complaint with Consumer Affairs. Call Consumer Affairs at **1-800-242-5846** to request that a complaint form be mailed to you, or file a complaint online @ **www.njconsumeraffairs.gov/ocp/ocpform.htm**. Call your county or municipal Consumer Affairs office for a complaint form. A list of county and municipal Consumer Affairs offices can be found in this booklet on page 62. Complaint forms can also be found in this booklet beginning on page 65.

Hiring Other Licensed Professionals

Individuals or companies licensed by the State, such as plumbers, electrical contractors and architects, are not required to register as home improvement contractors if they are acting within the scope of their profession. Before hiring any of the professionals listed below, check the Licensee Search link on the Division's Web site at **www.state.nj.us/cgi-bin/consumeraffairs/search/searchentry.pl**, or call the appropriate licensing board to determine whether the person doing the work is licensed to do so and if his/her license is active and in good standing.

Licensing Boards

Architects	973-504-6385
Burglar Alarm Installers	973-504-6245
Electrical Contractors	973-504-6410
Engineers	973-504-6460
Fire Alarm Installers	973-504-6245
Land Surveyors	973-504-6460
Landscape Architects	973-504-6385
Locksmiths	973-504-6245
Plumbers	973-504-6420





Senior FED•UP Program
www.NJConsumerAffairs.gov

Telemarketing & Mail Fraud

Telemarketing & Mail Fraud **TIPS**

F
E
D
U
P

Are you **FED-UP**
with
Telemarketing
and
Mail
Solicitations?

*Keep these tips by your phone or
in your phonebook as a bookmark.*

Toll-Free Senior Hotline
1-877-746-7850

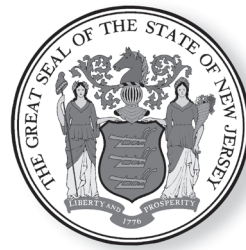


Remember:

- If you do not want to receive telemarketing calls, put your phone number on the "Do Not Call" list at **www.donotcall.gov** or by calling **1-888-382-1222**.
- **Never** give your credit card number over the phone unless you made the call to a trusted number.
- **Never** give a telemarketer personal information about yourself, including Social Security number, medical information, driver's license number or bank account numbers.
- **Never** send money to claim a prize. That includes postage, shipping, handling, taxes, processing fees, attorneys' fees or any costs associated with something a caller says you have "won."
- **Never** allow a caller to pressure you into acting immediately on any offer.
- **Never** agree to keep a prize secret; your family and friends can be a powerful sounding board.
- **Never** agree to any offer until you have seen it in writing.
- If you have Caller ID, write down the number, date, time and details of the call.

***If an offer sounds too good to be true,
it probably is.***

Senior FED•UP Program
www.NJConsumerAffairs.gov



Toll-Free Senior Hotline
1-877-746-7850

Telemarketing & Mail Fraud

*Are you **FED-UP**
because you
aren't sure
if a **Charity**
is for real?*

*Follow these tips next time you are
considering donating to a charity.*

**Toll-Free Senior Hotline
1-877-746-7850**

Charitable Giving **TIPS**

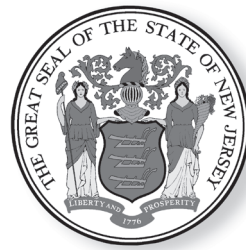
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- Research a charity before giving. The Division has a database for charity-reported spending at www.njconsumeraffairs.gov/charity/chardir.htm.
- **Don't** give your credit card number to strangers over the phone!
- **Don't** respond to letters that say you have pledged money, unless you are 100% certain you did. Keep track of your donations.
- **Don't** pay attention to harassing letters. Authentic charities might send you a polite reminder, but will not pester you or report you to a credit rating agency. Even if you agree to donate over the phone, you are not legally obligated to make the donation if you are uncomfortable with the pledge or change your mind.
- **Don't** give cash. Write a check and make it out to the charity.

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Telemarketing and Mail Fraud:

How to Avoid Scams

A salesperson calls to offer you a “once-in-a-lifetime” chance to invest in gold coins. The salesperson assures you there is no risk and guarantees a high return on your investment. Sound too good to be true? It is. Telemarketing, selling products or services by phone, is an important and legitimate \$500-billion-a-year business. Telemarketing fraud, however, robs consumers of approximately \$40 billion every year. Scam artists peddle everything from overpriced and useless water “purifiers” to credit repair services. New scams are being invented daily.

The Federal Trade Commission passed a regulation aimed at stopping telemarketing scams. The new regulation prohibits telemarketers from calling you before 8 a.m. or after 9 p.m., and from calling if you have told them you don’t want to be called. The new regulation also requires that telemarketers promptly disclose their identity, the purpose of the call, the nature of the goods or services being sold, and the odds of winning prizes, if any are offered. Telemarketers now must reveal the fact that no purchase is necessary to participate, and the method by which you can enter without making a purchase. In addition, the regulation requires that telemarketers disclose refund and cancellation policies and whether refunds and exchanges are allowed. Tougher regulations help, but you can play a key role in the fight against telemarketing fraud.

Do Not Call Law

New Jersey’s “Do Not Call” law imposes tough restrictions on the telemarketing industry and provides privacy protections to New Jersey residents. The law prohibits telemarketers from making unsolicited sales calls to New Jersey residents who have placed their home and/or cell phone numbers on the national “Do Not Call” registry, administered by the Federal Trade Commission. Consumers who already have listed their phone numbers on the national registry are covered under New Jersey’s law. You do not have to register separately with New Jersey. If you have not listed your number on the national registry and would like to do so, call 1-888-382-1222, or register online at **www.donotcall.gov**.

What does the New Jersey “Do Not Call” law do?

The law requires telemarketers making calls to New Jersey residents to register with the New Jersey Division of Consumer Affairs, and it prohibits telemarketers from calling any New Jersey resident who has placed his or her residential or cell phone on the national “Do Not Call” registry. (There are exemptions, including calls from businesses that have an established relationship with the consumer, charities, political organizations and pollsters. For detailed information on exemptions, visit our Web site at **www.nj.gov/donotcall**.) The “Do Not Call” law also prohibits telemarketers from calling New Jersey residents between

the hours of 9:00 p.m. and 8:00 a.m., bars telemarketers from intentionally blocking caller identification information on the caller identification screen, and requires telemarketers and sellers to maintain in-house “Do Not Call” lists pertaining to “existing customers” who have said they do not want to receive calls from telemarketers.

How does the law work?

Consumers must register to be placed on the “Do Not Call” list. Three months after being registered, telemarketers cannot call the consumer. All telemarketers making calls to a New Jersey customer must, within the first 30 seconds of the call, state their name, the name of the person or company they represent and the purpose of the call. Telemarketers who contact consumers on the “Do Not Call” list may face substantial penalties for violations.

If You Have Been Victimized

Write to the Office of Consumer Protection, Division of Consumer Affairs, P.O. Box 45025, Newark, New Jersey 07101, call **973-504-6200** and ask for a complaint form, or visit www.njconsumeraffairs.gov/ocp/ocpform.htm. You may also contact us via e-mail at AskConsumerAffairs@lps.state.nj.us.

Filing a Complaint

If you are on the “Do Not Call” list (for at least three months) and are contacted by a telemarketer and want to file a complaint, you should first note the date and time of the call and then write down the telephone number exactly as it appears on your Caller ID screen. *Better yet*, take a photograph of the Caller ID screen and send it to us along with your written complaint. It is important that you also listen for the required 30-second disclosures of the purpose of the call, the name of the telemarketing company, the name of the company selling the product or service and the name of the person making the telephone call. If you do not hear the purpose of the call, the Division may not be able to act on your complaint. If you have received calls from the same company before, list the date and time of the previous calls, whether you asked them to stop calling and their response to your request. Let us know if you are, or have ever been, a customer of the company calling previously. Report violations to the New Jersey Division of Consumer Affairs in writing or by calling **1-888-656-6225**, or you may file a complaint online at www.nj.gov/donotcall/dnconlinefrm.htm.

Charities

Americans gave more than \$248.5 billion to charities in 2004. With over 1.5 million charities to select from throughout the country, sometimes the choices can be overwhelming. New Jersey residents generously donate their time and money to thousands of deserving charitable organizations. The majority of charities are reputable and do their best to use

your contribution for worthwhile charitable activities. However, some are unscrupulous organizations posing as charities. These “fake charities” use various fund-raising approaches including door-to-door solicitation, canisters, direct mail, radio and television pleas, telemarketing and the Internet.

When You Decide to Contribute, Be Wary.

Beware of high pressure phone calls urging you to donate immediately, phone calls that tell you that you have won a large amount of money or other valuable prizes from a “charity,” callers who say that a messenger or delivery service will come to your home to pick up your contribution, or solicitors who claim you gave in the past, when you have no recollection of the past contribution.

Things You Should Know

Know your charity. Never give to a charity you know nothing about. Ask for literature and read it. Ask questions. Honest charities encourage you to do so. Don’t be fooled by a convincing name. A dishonest charity will often have an impressive name or one that closely resembles the name of a respected, legitimate concern. Demand identification. Always ask to see identification for both the solicitor and the charity. Check the Division’s charity database at **www.njconsumeraffairs.gov/charity/chardir.htm**. Be suspicious of anyone who can’t respond satisfactorily. All solicitors must disclose whether they are a volunteer or a paid solicitor. If they do not tell you, you may report the organization to the Charities Registration Section of the New Jersey Division of Consumer Affairs at **973-504-6215**. *Beware of telephone solicitations.* Refuse to commit yourself on the first call. If the charity sounds worthwhile, ask to be sent written information. *Don’t fall for the tearjerker.* Don’t give simply because of a pathetic “sob story.” The hard luck tale is a favorite tactic of fraudulent operators. *Don’t succumb to pressure.* Don’t let yourself be pressured into giving, and don’t feel that you have to contribute on the spot. No legitimate organization will expect you to contribute immediately, even if you have given in the past. *Check out mail solicitations.* Mail solicitations are often accompanied by a trinket or other item which you are told you can keep if you contribute. Federal law says that unless you asked for the item, you may keep it without making a contribution. *Ask about professional fund-raisers.* Charities sometimes hire professional fund-raisers. These fund-raisers may keep as much as 90% of the money raised as fees and expenses. Ask the solicitor if a professional fund-raiser is being used and, if so, what percentage of the total amount contributed will actually go to the charity which is asking for your help.

Additional Tips

Don’t give your credit card number to strangers over the phone!

Don’t respond to letters that say you have pledged money, unless you are 100% certain that you did. Keep track of your donations.

Don't pay attention to harassing letters. Authentic charities might send you a polite reminder, but will not pester you or report you to a credit-rating agency. Even if you agree to donate over the phone, you are not legally obligated to make the donation if you are uncomfortable with the pledge.

Don't give cash. Write a check and make it out to the charity.

For More Information

The Division's Charities Registration Section has registered more than 19,000 charities and 250 professional fund-raising firms. The Division regulates fund-raising activities and investigates reports of illegal operations. It prosecutes offenders and in some instances is able to have fraudulently solicited monies returned. However, the best protection you have is using your common sense and following the tips provided here. If you would like to find out if a charity is registered, whether it uses a professional fund-raiser, or if it has a history of complaints, call the Charities Hotline at **973-504-6215**.

Take Back Control Over Your Mailbox

These days we are inundated with solicitations for products and services in which we have no interest. In order to reduce unwanted direct mail solicitations, you may call, write or e-mail the businesses and organizations below, asking them to remove your name and address from their mailing lists.

NATIONAL DIRECT MAIL

To stop receiving national mailings, please contact:

The Direct Marketing Association

Removal From Mailing List
DMA Mail Preference Division
P.O. Box 643
Carmel, NY 10512

212-768-7277

Donnelly Marketing

Database Operations
416 South Bell
Ames, IA 50010

888-633-4402



LOCAL DIRECT MAIL/COUPONS/PRODUCT SAMPLES

To stop receiving "local" mailing campaigns addressed to "Resident," please contact:

Money Mailer

14271 Corporate Drive
Garden Grove, CA 92843

714-265-4100

Val-Pak Coupons

Address Information Department

8575 Largo Lakes Drive

Largo, FL 33773

800-237-2871

PRE-APPROVED CREDIT AND INSURANCE OFFERS

To ensure your name and address are not shared with companies offering pre-approved credit and insurance benefits, please contact:

Credit Reporting Industry Opt-Out

P. O. Box 919

Allen, Texas 75013

888-567-8688

By calling this number, you will “opt-out” of information given out by Experian, Equifax and Trans Union.

Your Name Address City, State ZIP Code	U.S. Postage Stamp
--	--------------------------

SAMPLE POSTCARD

Dear Sir or Madam:
Please remove my name and address from your mailing list:
Your Name Address City, State ZIP Code
— OR —
Please remove the following telephone number from your list:
(000) 000-0000

Sweepstakes and Foreign Lotteries

You Are a Winner...or Maybe Not

Many sweepstakes are run by reputable marketers and nonprofit organizations to promote their products and services. Some lucky winners even receive money or valuable prizes. However, capitalizing on the popularity of legitimate offers are con artists who frequently disguise their schemes to look legitimate - *so it's winner beware!* It is important to know that legitimate sweepstakes do not require you to pay money or buy something to enter a contest or improve your chances of winning. If you have to send money in order to receive your "prize," it is not a prize. You also should beware of lotteries or sweepstakes that seek personal information such as your Social Security number, passport number or bank account information.

Ordinarily, sweepstakes promotions arrive by mail, as a letter or postcard instructing you to respond by return mail or phone call to enter a contest or collect a prize. Many mailings are designed to look like official government documents and give the false impression that the document is legally important, when in fact it is nothing more than a mass-market mailing. Be wary about sweepstakes mailings which create a false sense of urgency to respond in order to prevent someone else from claiming the prize, or those that imply that purchasing a product is a requirement that improves your chances of winning. You should also be wary about sweepstakes mailings which indicate that you are part of a "select group" or falsely claim that the sweepstakes are endorsed by the state or federal government.

Always make sure to check the postmark on the envelope or card. It's highly unlikely that you've won a "big" prize if your notification was mailed by bulk rate. Read the official contest rules *carefully* to determine the odds of winning and the value of the prizes being offered. The Deceptive Mail Prevention and Enforcement Act protects you against fraudulent sweepstakes promotions sent through the mail. Similar to the "Do Not Call" list, the law requires companies that use direct mail to maintain an equivalent "Do Not Mail" list.

In addition, the law specifically prohibits mailings claiming that you are a winner, unless you've actually won a prize, and also requires the statement, in three different places in the mailing, that you do not have to purchase anything to enter. The law prohibits the mailing of fake checks that don't clearly state that they are non-negotiable and have no cash value, and it also prohibits mailers from using seals, names or terms that imply an affiliation with or endorsement by the federal government. You should be wary of "checks" that purport to be "downpayments" on big prizes. In addition to contacting the mailing company directly to request your name be placed on a list of persons who do not want to receive direct mail solicitations, you may also write to: Direct Marketing Association, Preference Service Manager, 1120 Avenue of the Americas, New York, New York 10036-6700.

The Federal Trade Commission also works to prevent fraudulent, deceptive and unfair business practices in the marketplace. For additional free information you may visit www.ftc.gov or call toll free, **1-877-382-4357**.

To ensure your name and address are not shared with companies offering pre-approved credit and insurance benefits, please contact:

Credit Reporting Industry Opt-Out

P.O. Box 919

Allen, Texas 75013

888-567-8688.

By calling this number, you will “Opt-Out” of information given out by Experian, Equifax and Trans Union.

Don't be fooled by phony Internet sweepstakes scams. An actual sample from one of these scams is pictured here.

OFFICIAL AWARD REDEMPTION CENTER

CERT No **88514**

NON NEGOTIABLE

Congratulations on your award. Please follow instructions below to redeem.

VERIFIED

MAXIMUM VALUE **THE SUM 199 DOLS 96 CTS *******

GUARANTEED: One Award + 2 Free Bonus Awards

005153213626 3100188514

Click Here to Continue and Collect Your Award

Congratulations On Your Award!



Senior FED•UP Program
www.NJConsumerAffairs.gov

ID ***Theft***

ID THEFT ***TIPS***

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- **Keep** -in a secure place- a list of all of your account numbers, credit card numbers with expiration dates, and the phone numbers of your creditors.
- **Carefully review** your bank statements and bills. **Contact the sender** immediately if you see unauthorized activity. **Contact your creditors** if your usual bills do not arrive on time.
- **Do not** reply to e-mail notices (even official looking e-mails) that request personal or account information. Do not call the phone number on the e-mail; find the correct number yourself.
- **Always** establish that the Web site is a valid one before purchasing items over the Internet.
- **Review** all Privacy Statements.
- **Shred** all mail that has personal identification information before disposing.
- Victims of identity theft should place a fraud alert on their credit reports by contacting:

Equifax

1-800-525-6285

www.equifax.com

Experian

1-888-397-3742

www.experian.com

Trans Union

1-800-680-7289

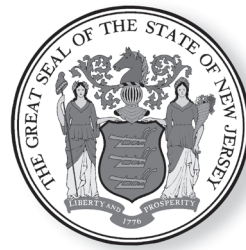
www.transunion.com

- **You can place a freeze** your credit report by calling any one of the credit agencies.

*Follow these tips to ensure your
financial identity remains your own.*

Toll-Free Senior Hotline
1-877-746-7850

Senior FED•UP Program
www.NJConsumerAffairs.gov



Toll-Free Senior Hotline
1-877-746-7850

Identity Theft and Phishing

The federal government reports that identity theft is now the fastest-growing financial crime. A thief steals someone's identity every 79 seconds and opens accounts in the victim's name. To better protect New Jersey residents against identity theft, the Identity Theft Prevention Act took effect on January 1, 2006.

New Jersey's law requires local law enforcement agencies to take a police report from you if you claim you have been the victim of identity theft. It permits you to place a security freeze on your consumer credit report which prohibits consumer credit reporting agencies from releasing your report to a third party without your permission. The law also requires public entities to destroy your records, if they contain personal information, when files are purged. In addition, the law requires businesses or public entities that compile or maintain computerized records that include personal information to disclose any breach of security of those computerized records to any New Jersey resident whose personal information is believed to have been accessed by an unauthorized person. The law also prohibits any public or private entity from posting or displaying your Social Security number, printing your Social Security number on materials sent through the mail or intentionally making your Social Security number available to the general public or transmitting it over the Internet, unless the number is encrypted.

Consumers can protect themselves by taking these actions: Keep -in a secure place- a list of all of your account numbers including your credit card numbers and their expiration dates, as well as the phone numbers of your creditors, and carefully review your bank statements and bills to check for accuracy, and contact your creditors immediately if your usual bills to do not arrive on time or you notice unusual activity.

DO NOT reply to e-mail notices (even if they are official looking) that request personal or account information. Instead, call the company at the number on your monthly statement or other official communication, or go to the company's Web site if you know the correct Web address. Give NO personal information over the phone to telemarketers. If you wish to purchase something or to donate to a charity, ask them to send you a bill or an invoice. DO NOT give your credit card information to companies over the phone unless you initiated the call and have a trusted relationship with the company you have called.

When purchasing items over the Internet, provide your credit card number *only* after you have established that the Web site is a valid one that is controlled and maintained by a company you trust. Review the company's Privacy Statement site to determine how it uses your personal information. If your wallet, credit cards or checks are stolen, cancel your accounts. Shred anything that has personal identification information on it including credit card receipts. Be sure to shred pre-approved credit offers that come in the mail.

Phishing

There is a scam being used by identity thieves called “phishing.” Victims are lured with e-mails disguised as official notices, or unexpected phone calls from an illegitimate company or organization asking for personal and financial information like credit card numbers and account data. According to the National Consumers League, phishing is the fourth most common Internet scam. If you get an e-mail or pop-up message that asks for personal information, don’t respond. Don’t e-mail personal or financial information. E-mail is not a secure method of transmitting personal information. Look for indications that a site you are visiting is secure. Look for a lock icon or an address that begins with “https:”(the “s” stands for secure). Call the organization and ask if the e-mail is legitimate.

If you become a victim of identity theft:

Place a fraud alert on your credit reports by calling any one of the three national credit reporting agencies listed below (the agency called must inform the other two):

Equifax **1-800-525-6285**
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian **1-888-397-3742**
www.experian.com
P.O. Box 9532
Allen, TX 75013

Trans Union **1-800-680-7289**
www.transunion.com
Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92834



Close accounts that you know, or believe, have been tampered with or opened fraudulently. File a report with your local police or the police in the community where the identity theft took place. Go to **www.NJConsumerAffairs.gov** to contact the New Jersey Division of Consumer Affairs online. Go to **www.consumer.gov/idtheft** to file an online complaint with the Federal Trade Commission (F.T.C.). You can call the F.T.C. toll free at: **1-877-438-4338** (TDD 202-326-2502) or you can write to: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. The Clearinghouse’s toll-free telephone number is: **1-800-242-5846**.

New Jersey's Identity Theft Prevention Act: **How to Place a Security Freeze on Your Credit Report**

New Jersey's Identity Theft Prevention Act took effect on January 1, 2006. One of the protections provided to New Jersey consumers as part of the new law is the right to place a security freeze on credit reports maintained by credit reporting agencies. Placing a security freeze on your credit report is designed to be a powerful deterrent against identity theft. With a credit freeze in place, you have the ability to prevent identity thieves from opening new credit cards or being granted loans in your name. That is because potential creditors will be blocked from accessing the credit information. Without access to this information, it is unlikely they will approve an application for credit or a loan.

The Security Freeze

Having a security freeze placed on one's credit report is free and fairly simple. Consumers must contact each of the three major credit reporting agencies (Equifax, Experian and TransUnion) separately and request that a freeze be placed on their credit reports.

Once a consumer has requested the freeze, the credit reporting agency must comply with a request within five business days. The agency is also required to send written confirmation of the freeze at the consumer's request, and to include a personal identification number (PIN) or password when sending the written confirmation to the consumer.

Under the federal Fair Credit Reporting Act, consumers may request a free credit report from each of the three credit reporting agencies once every 12 months. New Jersey residents can get a second free report each year but they need to request it by mail. Consumers may visit **www.AnnualCreditReport.com** or call toll free **1-877-322-8228** to get a copy of their credit reports. *(Do not be confused by the Web site "www.freecreditreport.com," this is a fee-based, private service.)* They will also be sent information about placing a security freeze on their credit reports. *Note:* The security freeze will remain in place until the consumer requests that the freeze be removed.

How to Place a Freeze

The following are instructions for contacting the credit reporting agencies and the information you will need to provide to have the freeze put in place:

Equifax. Consumers should submit a written request by certified mail to: Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348 and provide their name, address, date of birth, Social Security number, and proof of current address such as a current utility bill. More information on security freezes is available at **www.equifax.com**. Place your cursor over "Learning" and then on "Identity Theft & Fraud"; then click on "Preventing Identity Theft" and then scroll down to "Place a Security Freeze on your credit file."

Experian. General information about security freezes and instructions on how to request a security freeze are available at www.experian.com/consumer/security_freeze.html. Written requests should be sent to: Experian Security Freeze, P.O. Box 9554, Allen, Texas 75013. The request should be submitted by certified or overnight mail and must include the consumer's full name, including the middle initial, and his or her Social Security number, date of birth, current address and previous addresses for the past two years. The request must also include a copy of a government-issued identification card (such as a driver's license) and proof of residence (such as a utility bill or a bank or insurance statement). The proof of residence must clearly show the consumer's name, current mailing address and the date of issue (which must be recent).

TransUnion. Contact TransUnion at **888-909-8872**. General information about a security freeze is available at the telephone number above and at www.transunion.com. Click on "Personal Solutions," then "Fraud Victim Information" and then "Security Freeze." Written requests should be sent to: TransUnion Security Freeze, P.O. Box 6790, Fullerton, CA 92834-6790.

Note: Under New Jersey law there can be no charge for placing a freeze. Therefore, no credit card information is required.

Removing a Security Freeze

To remove a security freeze, the consumer must contact the credit reporting bureau directly. The credit reporting agency must remove the freeze no later than three business days after receiving the request. It is worth noting that consumers who place freezes on their credit reports may encounter difficulties when they are in the market for a loan or any other kind of credit as creditors will not be able to access their credit information unless the freeze is lifted. These consumers should plan ahead and either lift the freeze for a specified period of time or for a certain creditor, a few days before actually applying for new credit.

Credit Reports and Credit Repair

Under the federal Fair Credit Reporting Act, consumers are entitled to a free credit report annually. Federal law now also provides consumers with a toll-free number and Web site to obtain a free credit report from all three national credit agencies by making one contact: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Georgia 30348-5281

www.AnnualCreditReport.com

877-322-8228.

If you have a credit problem, keep this in mind: accurate negative credit information cannot be erased. If a credit repair company tells you that it will be able to remove negative information from your credit report, they are not telling you the truth. If you have a poor credit history, the only thing that will improve your credit report is time. It is illegal to hide bad credit. Some credit repair companies will say they can "hide" bad credit by helping you

establish a new credit identity. They will offer to create a new credit file for you with a fake Social Security number. Do not do it! This is fraud and it is a crime. You can rebuild your own credit record legitimately. Contact your creditors when you realize you cannot make scheduled payments. If you need help working out a payment plan and a budget, contact your local credit counseling service. Before using a local credit counseling service find out if the counselors are certified, how much the services cost and if the agency is accredited. Also, check with your employer, credit union or housing authority for no-cost credit counseling programs. If you decide to seek assistance from a credit repair company, you are protected under the federal Credit Repair Organizations Act. A credit repair company cannot take money from you before services are completed. Before you sign a contract, the credit repair company must tell you, in writing, what your legal rights are. A credit repair company must give you a written contract which clearly describes all of the terms and conditions of payment, a detailed description of services to be provided and an estimate of how long it will take to complete those services. You have three days to cancel the contract between you and the credit repair company. Any contract that is made between you and the credit repair company that does not comply with the law is void. Credit repair companies are prohibited from making deceptive claims about their services.

If you believe your rights have been violated, you should contact the New Jersey Division of Consumer Affairs at **1-800-242-5846**. Since millions of credit reports are sold daily, it is easy for some information to be incorrect. You should review your credit report on a regular basis and correct mistakes immediately. If you want to know about your credit, contact the three credit bureaus cited below.

Equifax:	800-685-1111	www.equifax.com
Experian:	888-397-3742	www.experian.com
Trans Union:	800-888-4213	www.transunion.com

If you find a problem, the credit bureau has 30 business days to investigate and must inform you of its findings within 10 days of concluding its investigation. If a credit bureau fails to supply a free copy of your report, or fails to investigate and correct inaccurate information, please contact the New Jersey Division of Consumer Affairs immediately at **800-242-5846** (toll free in N.J.) or **973-504-6200**.

Internet Safety

The Internet brings a global marketplace of information, products and services into the privacy of our homes every day. Shopping at home might give you a false sense of security when, in fact, you and your fellow “e-consumers” probably need to be ***more*** cautious. In fact, you and your fellow “e-consumers” probably need to be more cautious in cyberspace than you are on Main Street or in the mall. That is because as you gather information from the Internet, the Internet is gathering information about you; sometimes without your knowledge. Some businesses or individuals will use the information you provide for fraudulent purposes.

No one wants to lose money on an Internet transaction, but losing personal information, *your identity*, could do even more long-term damage to your financial well-being. You worked hard to establish your credit rating; you need to be vigilant in protecting it. Here are some tips to protect yourself and those you care about.

Getting Personal

Before giving any personal information to a Web site, review the Web site’s privacy policy statement to learn what information is gathered or tracked, how it is used and with whom the information is shared, as well as your ability to correct the information. Does the Web site allow you to “opt-in,” or wait for you to tell them whether to share your personal information, or must you “opt-out,” or take action to stop the sharing? Some Web sites display the logo of TRUSTe, an organization that promotes the disclosure of information practices, and reviews and audits its members’ privacy practices for compliance. While such an endorsement may be comforting, there is no substitute for doing your own homework when surfing the Internet. Recognize the “red flags” including requests for your password, Social Security number and checking account number. Legitimate Web sites do not ask for this information. Be alert for “billing error” scams where fraudulent Web site operators pose as your Internet Service Provider (I.S.P.) or an Internet vendor and request that you “reconfirm” account information. Shopping Web sites should not require your credit card number until you have selected and confirmed your purchases. Finally, remember that giving information to online surveys, contests and chat rooms today can lead to unwanted e-mail (spam) tomorrow. Understand that Web sites collect information with your knowledge, as well as without. Certain Web sites deposit a “cookie,” or a text block of information, on the hard drive of your computer. When you revisit the site, that cookie will act as an identifier to let the Web site know that you are back. Cookies may be used to tell Web site businesses and their advertisers about your preferences, such as the type of music you order online. Some cookies are used to secretly collect personal information from your computer. You may set your computer to alert you when a Web site is trying to deposit a cookie, or you may refuse to accept any cookies. Be forewarned that the practice of depositing cookies is widespread, and if you decline cookies, you will deny yourself entry to many Web sites.

To control cookies in Netscape, go to “Edit-Preferences-Advanced.” To control cookies in Explorer, go to “tools-Internet options-privacy.”

Buyer Beware

Before shopping and using auction Web sites, do your business with the largest, most established online auction services. They are more likely to have invested their money and reputation in services to protect buyers and sellers, and to have established orderly procedures for resolving disputes. Use CREDIT CARDS, not checks or money orders, so that failed purchases may be disputed. Give your credit card number ***only*** after you have thoroughly checked the business or auction seller through multiple sources, not just the Internet, and have verified a physical “brick and mortar” address as well as a telephone number. If unavailable, check the Web site’s homepage for reference to the I.S.P., the business that “hosts” the Web site. Call the I.S.P. and request all available information about the business. If the seller does not accept credit cards, consider PayPal, Western Union, Billpoint, or other online payment services. Consider “consumer protection” services offered by the Web site business or auction. These include escrow, insurance, authentication services for collectibles, and the verification and rating of auction participants. The extra cost charged for some of these services may be worth the cost. Do your homework. Be sure you understand what you’re bidding on, its approximate value and all terms and conditions of the sale, including the seller’s return policies and who pays for the shipping. Establish your top price and stick to it. Check comments made on sites by previous buyers and make sure to get the seller’s name, address and telephone number. Verify this information through an online telephone directory. Don’t bid on an item you don’t intend to buy. Remember that if you’re the highest bidder, you are obligated to follow through with the transaction. When bidding, don’t give out personal identifying information like your Social Security number, driver’s license number or bank account. Save all your transaction information by printing it out.

Spot a Problem?

Begin by sending a complaint to the offending Web site, but don’t stop there. Contact the Web site’s I.S.P., often identified at the bottom of the homepage, as well as your own I.S.P. Report Web site and auction credit card fraud to your credit card company. You may also wish to contact the Federal Trade Commission (F.T.C.) to report potential legal violations. The F.T.C.’s Web site is: **www.ftc.gov**, or you can call them toll free at: **877-382-4357**. If you suspect deception or fraud in your dealings with individuals or businesses on the Internet, you may write to the Office of Consumer Protection, Division of Consumer Affairs, P.O. Box 45025, Newark, New Jersey 07101 or call **800-242-5846**, or if outside New Jersey, **973-504-6200**, and ask for a complaint form. Complaint forms can also be found in this booklet beginning on page 65. You also may download a complaint form at: **www.state.nj.us/lps/ca/comp.htm**.



Senior FED•UP Program
www.NJConsumerAffairs.gov

Investment Fraud

Investment Fraud **TIPS**

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*Are you **FED-UP**
with not knowing
who to
trust
with your
investments?*

*Follow these tips next time you
are ready to invest.*

Look for the red flags that may indicate a scam:

- Demand for immediate decisions: ***Invest now! Don't delay! Limited time!***
- Promises that higher returns on an investment are a **"SURE THING"** or **"GUARANTEED"**
- Offers **"HOT TIPS"** and **"INSIDE INFORMATION"**
- Refuses to mail you anything in writing.

Protective Measures:

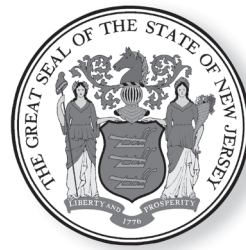
Check the broker's credentials with the New Jersey Bureau of Securities at: **973-504-3600** or **www.state.nj.us/lps/ca/bos.htm**.

Research your broker and the offering.

**Toll-Free Senior Hotline
1-877-746-7850**

**Toll-Free Senior Hotline
1-877-746-7850**

Senior FED•UP Program
www.NJConsumerAffairs.gov



Toll-Free Senior Hotline
1-877-746-7850

New Jersey Bureau of Securities

The New Jersey Bureau of Securities, a unit within the Division of Consumer Affairs, protects the investing public from fraud and abuse by overseeing the sale and purchase of securities. The Bureau also investigates and prosecutes fraud. The Bureau of Securities registers and has information about brokerage firms, stockbrokers, sales agents and investment advisers. Any security (unless exempted) offered to investors in New Jersey must be registered with the New Jersey Bureau of Securities.

Protect Yourself

To protect yourself, consumers can call the New Jersey Bureau of Securities and ask—Is the company I am dealing with registered? Is the person I am dealing with registered? Is the security being offered to me registered? Are there any past disciplinary actions against the company or person with whom I am dealing? Consumers also may file complaints with the New Jersey Bureau of Securities regarding brokerage firms, stockbrokers, sales agents and investment advisers.

How to Contact the New Jersey Bureau of Securities

Consumers may contact the Bureau of Securities online at: <http://www.njsecurities.gov>, by calling **973-504-3600** (general information), or **866-I-INVEST** (866-446-8378) toll free within N.J. (to report a complaint), by mail at

Bureau of Securities

P.O. Box 47029

Newark, NJ 07101

or in person at:

153 Halsey Street, 6th Floor

Newark, NJ 07101.

Senior Investing

Senior citizens cannot leave the fate of their retirement nest eggs to chance. There is always some element of uncertainty in investing, but when the money at stake represents a lifetime of savings or a lump-sum pension payment – money that is crucial for retirement and cannot be recaptured – taking undue risk may spell disaster. Unfortunately, it can sometimes be difficult for you to know when the risk is too great, or if you are being misled into investing in a product that is unsuitable for your needs.

Take Charge of Your Investments

Map out your financial goals before you meet with a financial planner, broker, investment adviser, or any other investment professional. You should first have a firm grasp of your short- and long-term investment goals before you consult with an expert. How much income

will you need to meet fixed expenses apart from any pension or Social Security income? Do you have children or grandchildren to educate? Are your elderly parents in need of care? How is your own health? You need to determine your own budget needs and your ability to tolerate risk first, and then decide what kinds of investments would best fulfill these goals. You should take the time needed to understand the various investment products available to you. If you receive a lump-sum pension payment or an early retirement pay-out, you may feel pressure to invest it quickly in order to avoid adverse tax consequences. Sound investing requires careful consideration. If you need time to fully explore your options, put the funds in a money market account and then invest once you feel ready to do so. Otherwise, you may be susceptible to high-pressure sales tactics. A quick fix is not the answer in this situation.

Know Your Investment Professional

The first step in dealing with an investment professional is to check with the New Jersey Bureau of Securities regarding his or her professional background. You can reach us by phone at **866-I-INVEST** (866-446-8378) toll free within N.J. or **973-504-3600**, or write to: State of New Jersey, Division of Consumer Affairs, New Jersey Bureau of Securities, P.O. Box 47029, Newark, NJ 07101. You should be cautious if you are doing business with financial professionals who have a record of state, federal and self-regulatory disciplinary actions, negative arbitration decisions and civil litigation judgments.

Always take time to interview two or three investment professionals before settling on one who seems to understand your needs. Recognize that a broker who uses the title “financial consultant” or “investment counselor” does not necessarily have any extra training or expertise other than that of selling stocks and bonds. If you are working with an investment adviser, ask to see both parts of his or her Form ADV (a form that is kept on file with the Securities and Exchange Commission (S.E.C.) that contains critical financial information about a registered investment adviser). The adviser is required to give you Part Two, which sets out his or her method of compensation, education, areas of expertise, investment strategies and business methods. Part One can also be helpful, as it includes the individual’s disciplinary history, which could provide warnings. Ask the professional tough questions about negative history. Remember, contact the New Jersey Bureau of Securities to see if we have any information on the investment adviser.

Understand Your Investment

Focus on the whole range of the investment’s characteristics in your decision-making, not simply on promises of a high return. Before you purchase an investment, you should understand the cost, degree and nature of the risks, investment goals (e.g., income with a high degree of safety), performance history, and any special fees associated with the investment. Never assume that your investment is federally insured, low-risk or guaranteed to deliver a certain return. A broker who sells investments on the premises of a bank may be part

of the bank, but investments are not protected by Federal Deposit Insurance Corporation (F.D.I.C.) insurance.

You should not rely on oral statements for assurance – get it in writing, and make sure you understand the information you are given. Once you have that information, check it against your own goals and risk tolerance to see if the recommended type of investment is good for you.

The most detailed source of information on an investment product is the prospectus (or similar offering document). Unfortunately, most prospectuses are too long and technical for anyone other than a sophisticated investor to comprehend. However, you don't have to read every word to understand the nature and risk of the investment. Pick out the essential information provided in the document to determine if the product is right for you.

For a mutual fund, for example, be sure to get answers to the following:

- ▶ What are the fund's goals and investment strategies?
- ▶ What are the fees and other costs involved, and how do they compare with similar funds?
- ▶ How are the costs determined?
- ▶ What is the fund's performance and management history? How does it compare with similar funds?
- ▶ What are the risks involved with each of the investments in a bond or mutual fund? How does it compare with similar funds?
- ▶ Are derivatives part of the fund? If so, are they used for hedging or speculating?
- ▶ Who makes investment decisions for the fund?
- ▶ Who can you call for more information?

These are a few of the questions to ask about a mutual fund. Your library is a good source for publications about investing. For example, the research firm Morningstar publishes detailed analyses of investment products. The S.E.C. also provides brochures about investments.

Understand how your financial professional is making money by selling an investment. If you want truly objective advice, you have to be prepared to pay for it. A fee-only financial planner will charge you a certain amount up front, but he or she does not earn income based upon the recommendations made to you. However, brokers and most financial planners are paid through commissions on the sale of investments, which means they get a percentage of the money you allocate toward a particular investment. For example, if you give the broker or financial planner \$5,000 to invest in a mutual fund, the commission may be four (4)

percent, or \$200, making your actual investment in the fund \$4,800. When the commission is deducted from your investment, you lose not only that money, but the investment income it would have earned over time. A good rule of thumb: the amount of the commission depends on the type of product and its associated risk. So, in most cases, the higher the risk, the higher the commission.

If a broker uses the title “financial analyst” or “investment consultant,” it does not mean that he or she provides objective financial advice. Don’t confuse a sales pitch with impartial advice that is suited to your particular needs. Be wary of brokers who seem too eager to put you into an in-house mutual fund, or in exotic investments you know nothing about. Ask the broker if he or she will receive any extra commission or other incentives for selling you a certain product.

Exercise particular caution when buying uninsured investments on the premises of a bank. Although a bank may provide you with more convenience and be less intimidating than a brokerage firm, it does not provide you with any more assurance against the possible loss of your uninsured investment. In fact, the brokerage firms affiliated with banks sometimes offer only a limited range of investment options, and may be prone to pushing their own products. While you may feel more comfortable dealing with your bank (or someone else doing business there), you should not let convenience guide your decision about where to invest. Remember that investments are not F.D.I.C. insured.

Make sure you fully understand your account statements. Your account statement should reflect only the pattern of investing that you have authorized. If you note a discrepancy, raise the problem immediately with your broker and the branch manager who supervises the broker. Do not delay in providing written notice of a discrepancy.

Review your account statement to see how your investments have performed and how much they are costing you in commissions and fees. Since you are unlikely to find this information on your account statement, ask your financial professional to calculate these figures, and have the written results sent to you. Do not work with a financial professional who is unwilling or who claims to be unable to provide this information.

Don’t be embarrassed to ask questions about the meaning of unfamiliar terms and abbreviations that appear on your statement. An investment professional who is unwilling to take the time to answer your questions probably should not be entrusted with your life savings. The account statement is your primary tool to police your investments, so make sure to take full advantage of it.

Never be afraid to ask questions at any stage of the investment process. You are the person in control of your money, even if you hire an expert to help you manage it. Don’t sign over discretion for your account to your broker, as his or her idea of a “good trade” may not be in your best interest. You have every right to ask a financial professional why he or she is

making a certain recommendation, what the alternatives and the risks are, and what the commissions or fees are. If you are uncertain about a product, or what is being told to you, ask questions until you understand. If someone tries to assure you by stating that an uninsured investment is as safe as “the money in your pocket,” it is time to walk out the door ... while your money is still in your pocket!

For more information, contact:

State of New Jersey Division of Consumer Affairs

New Jersey Bureau of Securities • 153 Halsey Street, 6th Floor

P.O. Box 47029 • Newark, NJ 07101 • 973-504-3600 or 866-I-INVEST (toll free within N.J.)

What is Predatory Lending?

Predatory lending is the use of unfair and abusive mortgage lending practices that result in a borrower paying more through high fees or interest rates than his/her credit history warrants. Due to the complexity of mortgage transactions, it is often difficult to tell the difference between a legitimate and predatory loan. The New Jersey Home Ownership Security Act, which became law in 2003, provides New Jersey citizens with some of the strongest safeguards in the nation. The law is designed to stop predatory lending practices and keep homeowners from unfairly losing their homes and assets. Amendments enacted in July 2004 confirmed the law’s central provisions which provide homeowners with strong protections from predatory lenders while ensuring access to credit for New Jersey consumers. The law protects consumers by, among other things, prohibiting high-cost home loans with balloon payments*; giving victims the right to protect themselves and recover damages for violations of the law; and placing tough restrictions on lenders that offer high-cost home loans.

Predatory lending practices have included charging excessive interest rates not justified by the risk involved, charging and financing excessive points and fees, loaning money based on the value of the property, when it is evident that a borrower will be unable to repay the loan, and packing loans with additional products like credit insurance or club memberships. Predatory lending practices have also included aggressively and deceptively selling single-premium credit insurance, charging extended prepayment penalties that trap people into high-interest loans and conspiring with home improvement contractors to solicit loans on damaging terms and/or paying contractors directly, which leaves the borrower no way to ensure that the work is done. Predatory lenders use unscrupulous practices such as inflating the appraisal value of a house, using “mandatory arbitration” clauses that materially deny borrowers their rights in court, misrepresenting the terms and conditions of loans and using harassing and intimidating collection techniques. These predatory lenders often target high-cost

(* A balloon loan is one in which the monthly payment is not intended to repay the entire loan. The final payment is a large lump sum of the remaining principal and is called a “balloon payment.”)

loans to vulnerable borrowers, including the elderly, low income and minority families, and they frequently employ the practice known as “flipping,” or repeated refinancing, which results in fee revenue for the lender and no benefit to the borrower.

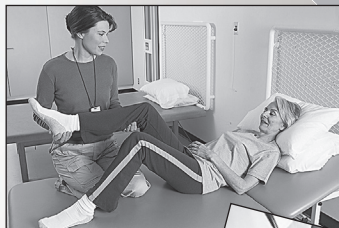
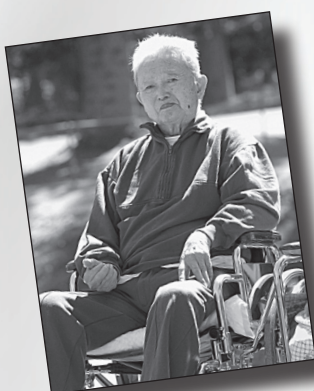
Here Is What You Should Know

Think twice before borrowing against your home. Be sure you know what the payments are going to be and that you can make them. Shop around. Get at least three written quotes for up-front costs, interest rates, terms of the loan and monthly payments. Do not trust ads promising “No Credit? No Problem!” Do not give in to high-pressure sales tactics. Do not take the first loan you are offered. Remember, a low monthly payment is not always a “deal.” Look at the total cost of the loan. Be wary of promises to refinance the loan at a better rate in the future. Avoid balloon payments. The monthly payment may be small, but the big “balloon” payment that comes due at the end of the loan period could be far beyond your means to repay. Under the Truth-in-Lending Act, borrowers can change their minds for any reason – even no reason – within three days of signing a contract in which their homes are offered as security. But remember – three days is not a long time. It is better to research and be comfortable with all aspects of your loan before you sign. Avoid high interest rates, penalties for early payoff of your loan and monthly payments you cannot afford. Do not sign a blank document or anything you do not understand, even if they cancel the loan offer. Ask questions if you do not understand the loan terms, and show the documents to someone you trust. Be wary of telemarketers or door-to-door salespeople who contact you out of the blue offering bargain loans and claiming that your bad credit is no problem. Avoid lenders recommended by home improvement contractors. If you feel that you have been victimized, please contact the New Jersey Division of Consumer Affairs at **800-242-5846** or **973-504-6200** (if calling from outside the State of New Jersey). You may also contact the New Jersey Department of Banking and Insurance at **800-446-7467**. In addition, report your experience to the Federal Trade Commission (F.T.C.), which monitors predatory lending scams and frauds on the national level. The F.T.C. can be reached, toll free, at **1-877-FTC-HELP** (382-4357) or you may write to: Federal Trade Commission, CRC 240, Washington, DC 20580. For online consumer information on buying a home, go to **www.hud.gov/buying/index.cfm** which is a page on the Web site of the U.S. Department of Housing and Urban Development.



Health Topics

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Toll-Free Senior Hotline
1-877-746-7850



**Division of
Consumer
Affairs**

New Jersey's State Board of Medical Examiners

New Jersey's State Board of Medical Examiners is responsible for protecting the public's health and safety by determining the qualifications of applicants for licensure, establishing standards of practice, and disciplining licensees who do not adhere to those requirements. The State Board of Medical Examiners consists of 21 gubernatorial appointees: 12 physicians, at least two of whom must be osteopathic physicians; three public members; one Commissioner of Health or his/her designee; one executive department designee; one podiatrist; one physician assistant; one bio-analytical laboratory director, who may or may not be an M.D.; and one certified nurse midwife.

What does the Board do?

The Board licenses every doctor of medicine (M.D.), doctor of osteopathic medicine (D.O.), podiatrist (D.P.M.), acupuncturist, bio-analytical lab director (B.L.D.), hearing aid dispenser (H.A.D.), certified nurse midwife (C.N.M), physician assistant (P.A.) and athletic trainer (A.T.) practicing in the State of New Jersey. The Board passes regulations that serve as a basis for the standards of practice and the Board ensures that these regulations and the statutes are followed by all licensees. It also is the responsibility of the Board to evaluate when a licensee's conduct or ability to practice appropriately warrants modification, suspension or revocation of the license to practice. When the Board receives a complaint about a licensee and there is reason to believe that the licensee has violated the law, it has the power to investigate, hold hearings, and/or impose disciplinary sanction. This may include fines, additional education, medical treatment, or a modification of his/her license.

How can I find out information about my doctor?

You can learn more information about a doctor, optometrist or podiatrist licensed in the State of New Jersey at the New Jersey Healthcare Profile (also known as the Physician Profile) by accessing **www.njdoctorlist.com** on the Web. At this Web site, you can learn more about a physician's education, Board certifications, where the physician has hospital privileges, the insurance which he/she accepts, whether any disciplinary action has been taken by the Board in the last 10 years, whether any malpractice payments have been paid on the licensee's behalf and whether he/she has been disciplined by a health care facility.

How can I file a complaint?

Go to **www.state.nj.us/lps/ca/bme/bmeform.htm** to fill out a complaint form and submit it online. Go to **www.state.nj.us/lps/ca/complaint/medcom.pdf** to download a complaint form, fill it out and then mail it to the State Board of Medical Examiners, P.O. Box 183, Trenton, New Jersey 08624-0183. If you prefer, you can call **609-826-7100** to request that a complaint form be mailed to you.

How long will the investigation take?

The Board cannot predict how long an investigation will take because each case has many variables. Each matter received by the Board is investigated thoroughly and on its own merits. Some cases are clear and involve a limited number of circumstances and, upon assignment, can be completed quickly. Others are more complicated and may take longer periods of time. The Board will do its best to process your complaint as quickly as it can, while still maintaining an appropriate investigation.

Do I have a right to my medical records?

In most instances, you do have a right to receive a copy of your medical records, not the original. Although most patients assume that the records belong to them, the Board requires that the physician maintain the original to ensure that the patient's medical history is available to any subsequent treating physician or health care provider. Copies may be given to you, another doctor, your attorney, your insurance company or another family member if you expressly authorize it. If you should die, your executor or administrator of your estate may obtain copies also. Medical records cannot be released to a spouse, family member (except in the case of a child), attorney or any other person unless you give your consent to release them to that specific person.

Can a doctor charge me for my medical records?

The doctor may charge you to copy your records. The cost may not be greater than \$1.00 per page or \$100.00 for the entire record, whichever is less. If your records are no more than 10 pages, the doctor may charge \$10.00. A "service fee" may not be charged in addition to the copying fee. Charges for copies of X-rays and other documents which cannot be reproduced by ordinary photocopying machines are to be charged at the actual costs to reproduce them.

Your doctor has 30 days after he/she receives a written request from you to provide your records. If you have provided a set of records from another physician, you have a right to have these included as part of the entire medical record. Physicians may not refuse to release a copy of your medical record if it is needed for ongoing treatment by another health care provider even if you owe money for the medical services the physician has provided. Absent these circumstances, the physician has the right to hold the record until you pay for the costs to reproduce the record. There is an exception to the above rule. If you are sent by an insurance company or employer for an examination, the above does not apply. In order to obtain a copy of the records or reports from this examination, you must contact your employer or the insurance company that sent you for the examination to receive a copy.

How long must a doctor keep my medical records?

A doctor has to keep a patient's medical records for seven years. After that, the physician

may destroy them. There is no requirement in the law that requires the physician to notify a patient prior to destroying the records. It is recommended that you request a copy of your medical records when you are changing physicians. Go to www.state.nj.us/lps/ca/complaint/medcom.pdf on the Web for additional information about the Board.

Selecting a Doctor

New Jersey consumers have a new online resource that can help them make informed decisions when choosing a doctor or podiatrist. Consumers can access the physicians and podiatrists profiles at www.njdoctorlist.com. Information about approximately 32,500 physicians and podiatrists practicing in New Jersey is available and updated continuously.

Profile - Required Information

- ▶ Medical school(s) attended and year medical degree was received
- ▶ Graduate medical education, including all internships, residencies and fellowships
- ▶ Year first licensed
- ▶ Year first licensed in New Jersey
- ▶ Location of office practice site(s)
- ▶ Medical malpractice payments made in the last five years, including date, dollar amount and type (judgment, settlement, arbitration)
- ▶ New Jersey disciplinary actions taken against the licensee within the last 10 years
- ▶ Any current restrictions/limitations against the doctor's New Jersey license
- ▶ Other state or licensing entity disciplinary actions within the last 10 years
- ▶ Hospital and health care facility privilege revocations or restrictions within the last 10 years
- ▶ Resignations or nonrenewal of hospital or health care facility privileges (for reasons related to incompetency, misconduct or impairment) within the last 10 years
- ▶ Convictions of crimes of the first through fourth degrees within the last 10 years.

Profile - Optional Information

- ▶ Board certifications and/or sub-certifications
- ▶ Languages other than English spoken by the physician or podiatrist
- ▶ Languages other than English for which translation services are provided
- ▶ Accessibility of office(s) to persons with disabilities
- ▶ Whether Medicare assignment is accepted
- ▶ Participation in the Medicaid program
- ▶ Health insurance plans accepted
- ▶ Medical school appointments or teaching responsibilities within the last 10 years
- ▶ Hospitals at which privileges are held.

You may contact the State Board of Medical Examiners by:

E-mail: BME@dca.lps.state.nj.us • Phone: 609-826-7100 • Fax: 609-826-7117

or by writing to: State Board of Medical Examiners, P.O. Box 183, Trenton, NJ 08625

The Board of Pharmacy

The Board of Pharmacy, the oldest professional licensing board in New Jersey, was established in 1877 to protect the public by regulating the dispensing of prescription medications. The Board of Pharmacy consists of 11 members appointed by the Governor. Eight (8) are registered pharmacists, two (2) are members of the general public and one (1) is a State government member. The purpose of the board is to:

- ▶ protect the health, safety and welfare of the people of New Jersey; and to
- ▶ regulate the practice of pharmacies and pharmacists.

How does the Board accomplish its purpose?

The Board protects the public:

- ▶ by making sure that all pharmacists have met all necessary requirements for licensure;
- ▶ by investigating and prosecuting pharmacists who have broken the State's consumer protection laws;
- ▶ by requiring all pharmacists to continue their professional education and training to keep current with the evolving world of pharmacy;
- ▶ by requiring that all pharmacies be registered by the State and renew their permits annually; and
- ▶ by ensuring patients receive the prescribed medication.

What does my pharmacist do for me?

Your pharmacist is required to counsel you about medications your doctor has prescribed. The pharmacist is required by law to maintain a patient profile on all customers. The profile enables your pharmacist to identify medications that you are currently taking when a new prescription is filled. The patient profile enables the pharmacist to determine whether there could be a negative interaction between new medication and other drugs being taken based on a patient's allergies. Your profile also helps your pharmacist guard against possible misuse of the new prescription. Your patient profile consists of the following information:

- ▶ your family name and first name;
- ▶ your address and telephone number;
- ▶ your age and gender;
- ▶ the original date or refill date the medication was dispensed;
- ▶ the number identifying the prescription;
- ▶ the name, strength and quantity of the drug dispensed; and
- ▶ the pharmacist's comments relevant to your drug therapy including whether or not you accepted the pharmacist's offer to counsel. The pharmacist will also record if you have

any allergies or medical conditions which may affect the drug's intended results. Every time you receive a NEW prescription, your pharmacist is required by law to make a reasonable effort to provide counseling. Counseling may include the following:

- ▶ the name of the medication;
- ▶ how and when to take the medication;
- ▶ any common side effects;
- ▶ possible interactions with any other medications you may be taking; and
- ▶ proper storage of your medication.

Before leaving your pharmacist's counter be sure you know:

- ▶ the name of the medication, popular brand and/or comparable substitute;
- ▶ how and when your medication should be taken, and for how long;
- ▶ whether there are restrictions relating to food, drink, or other medicines; and
- ▶ what should be done if a dose is missed.

What are my rights as a consumer if I have a complaint against a pharmacist?

Every consumer has a right to file a complaint against a pharmacy and/or a pharmacist. Complaints may be filed by contacting the: Board of Pharmacy, 124 Halsey Street, P.O. Box 45013, Newark, N.J. 07101, **973-504-6450**

How are complaints resolved?

If the complaint is within the Board's jurisdiction:

- ▶ the complaint may be referred to an investigator who will contact you for additional information about the complaint (if the complaint is not within the Board's jurisdiction, it will be referred to the appropriate agency);
- ▶ the pharmacist or pharmacy will be asked to respond to your concerns; and
- ▶ the Board will then evaluate the complaint and the practitioner's response to determine if the complaint involves a violation of New Jersey's Pharmacy Law.

What happens next?

- ▶ If a violation did occur, the Board may issue a reprimand, revoke the permit of a pharmacy or suspend or revoke the license of a pharmacist.
- ▶ During disciplinary proceedings, licensees may be represented by an attorney and are given the right to demonstrate their compliance with the law. Once the Board has taken action against the licensee, he or she has the right to appeal the action.
- ▶ You will be notified in writing concerning the outcome of the complaint.

N.J. Prescription Drug Retail Price Registry

The N.J. Prescription Drug Retail Price Registry is available to help consumers compare the retail prices charged by many pharmacies for the 150 most-frequently prescribed prescription drugs. By comparing prices here, consumers can see what a pharmacy is charging for a specific prescription drug without having to call or visit each pharmacy. Comparing the

prices listed in this registry will help a consumer find the pharmacy in his or her area with the lowest retail price for a specific prescription drug.

To use this registry, go to this Web site <http://www.state.nj.us/lps/ca/njldr/> and click on the “Search for Drug Price” link and use the “A-Z” menu to find a specific prescription drug. Make sure that you select the proper dosage because a prescription drug can be offered in different dosages. Once a prescription drug is selected, a list of pharmacies will appear. The pharmacies are listed by municipality. The registry shows the price per unit (single dose) and the retail price for quantities of 30, 60 and 90 units for each prescription drug.

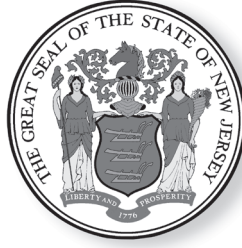
The Prescription Drug Retail Price Registry will be updated each month to provide consumers with current pricing information. Please note that prices may vary from day to day and that the prices shown on the Registry are not guaranteed. The prices displayed in the Registry are compiled from the most recent claims submitted by licensed New Jersey pharmacies to the New Jersey Division of Medical Assistance and Health Services as their “usual and customary” prices. If a pharmacy did not submit a claim for a particular drug and dosage during the reporting period, the Registry will not include data for that pharmacy/drug/dosage during the reporting period.



Consumer Tips

- 1) Remember to tell your pharmacist about any over-the-counter medications as well as any prescription drugs you may currently be taking. Also, discuss any drug sensitivities or allergies you might have.
- 2) Ask the doctor for the name of the medication being prescribed, the potential side effects, directions and any special instructions. Also, ask if there is an acceptable, less expensive generic medication that you can take.
- 3) Always read all of the labels on medications before taking them and follow the directions. Patients have been harmed in the past because they did not follow the directions on their prescriptions.
- 4) Never take medications from a “friend” who believes he or she has the same problem that you have - this could be dangerous.
- 5) If a medication does not agree with you, call your physician immediately.
- 6) Make sure the label on the bag and the bottle of medication match. Sometimes medication gets put into the wrong bag.
- 7) If you experience a side effect or unusual reaction upon taking a medication, immediately call your prescriber. If the prescriber is unavailable, call **911** for medical assistance. If you have any questions, you may contact the Board by telephone at **800-242-5846** or **973-504-6450**.

Senior FED•UP Program
www.NJConsumerAffairs.gov



Buying Drugs Online

Trips to the local drugstore are being replaced with a click onto the Internet today, where hundreds of Web sites now offer prescription drugs, vitamins and over-the-counter medications. During the next several years, annual sales of prescription drugs online are expected to rise from \$23 million to \$1 billion. While the Internet offers improved access to health care, this new distribution channel for prescription medications has raised some concerns. Many online pharmacy sites are legitimate businesses, but you must guard against those who use the Internet to sell unapproved, outdated or illegal products. There is no guarantee that the person on the other side of the computer is a licensed pharmacist or doctor. In fact, the General Accounting Office reports that as many as a third of the “pharmacies” which operate online appear to have no safeguards to protect the consumer. There is no guarantee that the medicine that you get is what the seller says it is, and there is no guarantee that what you buy is right for you. A site might be located in the United States, but it may also be offshore and not easily reachable if something goes wrong. New Jersey and other states have aggressively prosecuted a number of online drug stores. At the same time, the National Association of Boards of Pharmacy (N.A.B.P.) has developed criteria to certify Internet pharmacies to its standards. The N.A.B.P. requires a pharmacy to comply with the licensing and inspection requirements of the state in which it is located and each state to which it dispenses medications. Approved pharmacies can be identified by the Verified Internet Pharmacy Practice Site (VIPPS) seal which is displayed on the VIPPS site. The N.A.B.P. encourages consumers to view the VIPPS site at **www.nabp.net** to search for a VIPPS Internet pharmacy which matches their needs.

What You Should Know

- ▶ Don't buy from sites that offer to provide drugs for the first time without a physical examination or which sell drugs that have not been approved by the Food and Drug Administration.
- ▶ Reputable online pharmacies will always ask for a valid prescription and for a doctor's phone number to verify the order.
- ▶ Do not do business with sites that do not provide a registered pharmacist who is available to answer your questions.
- ▶ Do not purchase prescription drugs from foreign Web sites.
- ▶ Once the drugs arrive, compare the package and pills to the medication you already have at home. Check the expiration date carefully prior to taking any medication.
- ▶ Check for a street address and phone number when you are online. The site should also have a detailed privacy statement.
- ▶ Talk to your health care professional before using any medication for the first time.
- ▶ Sites which dispense medications to patients who have not seen a doctor are breaking federal law, because it is illegal to obtain drugs over the Internet if you have not visited a physician.

If you have questions or concerns, contact the Board of Pharmacy at **973-504-6450**, or via e-mail at AskConsumerAffairs@lps.state.nj.us.

Consumer Tips on Certified Homemaker Home Health Aides-C.H.H.H.A.s

Determine What Services You Need

Personal or assistant services are provided by certified homemaker-home health aides (C.H.H.H.A.s). A New Jersey Registered Professional Nurse must supervise the C.H.H.H.A. and your program of care. The C.H.H.H.A. assists the nurse by providing personal care services such as bathing, dressing, meal preparation and feeding. Generally, housekeeping services such as shopping, cooking and laundering for the family are provided by a housekeeper, companion or a domestic service rather than a C.H.H.H.A. Before purchasing services, talk with your nurse, doctor or hospital discharge planner to be sure you understand exactly what type of services you require. For a free copy of our “Consumer’s Guide to Homemaker-Home Health Aides,” you may call **800-242-5846**.

Be Informed

Being informed about services before a health care crisis arises will save you time and money, reduce stress, and allow for a better quality of decision-making and care.

Using an Agency

All home care agencies must be licensed by the State. Be sure to ask whether the home care agency you’ve contacted is licensed. The law covering the licensure of these agencies is there to protect you. Accredited agencies are professional groups that establish and monitor voluntary, industry-wide standards to ensure that patients receive quality home health care services. They are listed in the Consumer’s Guide to C.H.H.H.A.s. Be sure to ask if the home health care agency protects its workers and patients with written policies, as well as insurance coverage. Take the time to ensure that you understand the specifics of your insurance policy and the home health care agency’s insurance coverage.

Insist on Safe, Competent Care

If you have a problem with a C.H.H.H.A., complain to the agency you are using so that any problems can be resolved. If the agency cannot resolve your complaint to your satisfaction, contact the Homemaker Home Health Aide Unit at **973-504-6546**. Be sure to check whether someone with whom you are dealing holds certification in good standing as a homemaker-home health aide by contacting the Board of Nursing. Call the License Verification Line at **973-273-8090**.

Check references

Do not forget to carefully check the references of any C.H.H.H.A. from a private professional care service who you may consider for possible employment. If you have any questions, you may contact the New Jersey Board of Nursing/Homemaker Home Health Aide Unit at **973-504-6546**.

What is SHIP? State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) provides free help to New Jersey Medicare beneficiaries who have problems with, or questions about, their health insurance. SHIP is a statewide program sponsored by the New Jersey Department of Health and Senior Services' Division of Aging and Community Services with funding from the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services. Frequently there are questions about Medicare benefits and claims, Medicare supplement policies, and long-term-care insurance. Counselors, trained in health insurance coverage and benefits which affect Medicare beneficiaries, provide information and assistance for dealing with claims and evaluating health insurance needs. Counselors do not provide legal advice, sell, recommend or endorse any specific insurance product, agent or insurance company. They provide information and assistance so that you can make your own decision. Counseling is free of charge. If you suspect Medicare or Medicaid fraud, call **732-777-1940 ext. 120**, or **1-877-678-4697**.

Counselors are available at:

ATLANTIC COUNTY
Division of Intergenerational Services
609-645-7700 ext. 4271

BERGEN COUNTY
Division of Senior Services
201-336-7413

BURLINGTON COUNTY
RSVP
609-894-9311 ext. 7498

CAMDEN COUNTY
Division of Senior & Disabled Services
856-858-3220

CAPE MAY COUNTY
Department of Aging
609-886-8138

CUMBERLAND COUNTY
Office on Aging & the Disabled
856-453-8066

ESSEX COUNTY
Newark Day Center
973-643-5710

GLOUCESTER COUNTY
RSVP
856-468-1742

HUDSON COUNTY
Office on Aging
201-271-4322

HUNTERDON COUNTY
Division of Senior Services
908-788-1361

MERCER COUNTY
RWJ Univ. Hosp.@ Hamilton
609-584-5900

MIDDLESEX COUNTY
Department of Aging
732-745-3295

MONMOUTH COUNTY
Family & Children's Service
732-728-1331

MORRIS COUNTY
NORWESCAP
973-989-5773

OCEAN COUNTY
Office of Senior Services
732-929-2091 or 1-800-668-4899
(In Ocean County only)

PASSAIC COUNTY
Department of Senior Services,
Disability & Veteran's Affairs
973-569-4060

SALEM COUNTY
Office on Aging
856-339-8622

SOMERSET COUNTY
RSVP/Office on Aging
908-704-6319

SUSSEX COUNTY
Division of Senior Services
973-579-0555 ext. 1223

UNION COUNTY
SAGE
908-273-5550

WARREN COUNTY
Division of Senior Services
908-475-6591

County Offices on AGING

ATLANTIC **609-645-7700 ext. 4700**
Atlantic Co. Div. Intergenerational Services
Shoreview Building, Office 222
101 South Shore Road
Northfield, NJ 08225

BERGEN **201-336-7400**
Bergen Co. Div. Senior Services
One Bergen County Plaza, 2nd Floor
Hackensack, NJ 07601-7000

BURLINGTON **609-265-5069**
Burlington Co. Office on Aging
County Office Building
49 Rancocas Road, P.O. Box 6000
Mount Holly, NJ 08060

CAMDEN **856-858-3220**
Camden Co. Div. Senior & Disabled Services
Parkview on the Terrace
700 Browning Road, Suite 11
W. Collingswood, NJ 08107

CAPE MAY **609-886-2784**
Cape May Co. Dept. of Aging
Social Services Building
4005 Route 9, South
Rio Grande, NJ 08242

CUMBERLAND **856-453-2220**
Cumberland Co. Office on Aging
Administration Building
790 East Commerce Street
Bridgeton, NJ 08302

ESSEX 973-395-8375

Essex Co. Div. on Aging
50 South Clinton St., Suite 3200
East Orange, NJ 07018

GLOUCESTER 856-232-4646

Gloucester Co. Div. of Senior Services
County Offices @ 5-Points
211 County House Road
Sewell, NJ 08080

HUDSON 201-271-4320

Hudson Co. Office on Aging
595 County Avenue, Bldg. 2
Secaucus, NJ 07094

HUNTERDON 908-788-1361/1362

Hunterdon Co. Div. of Senior Services
Community Services Building
6 Gauntt Place, P.O. Box 2900
Flemington, NJ 08822-2900

MERCER 609-989-6661

Mercer Co. Office on Aging
640 S. Broad Street
P.O. Box 8068
Trenton, NJ 08650

MIDDLESEX 732-745-3295

Middlesex Co. Dept. of Aging
Administration Building, 5th Floor
John F. Kennedy Square
New Brunswick, NJ 08901

MONMOUTH 732-431-7450

Monmouth Co. Div. on Aging, Disabilities
& Veterans' Interment Affairs
21 Main Street and Court Center
Freehold, NJ 07728

MORRIS 973-285-6848

Morris Co. Div. on Aging, Disabilities &
Veterans
340 W. Hanover Avenue, Ground Floor
P.O. Box 900
Morristown, NJ 07963-0900

OCEAN 732-929-2091

Ocean Co. Office of Senior-Services
P.O. Box 2191
Toms River, NJ 08754-2191

PASSAIC 973-569-4060

Passaic Co. Dept. of Senior Services,
Disability & Veteran's Affairs
930 Riverview Drive, Suite 200
Totowa, NJ 07512

SALEM 856-339-8622

Salem Co. Office on Aging
98 Market Street
P.O. Box 103
Salem, NJ 08079

SOMERSET 908-704-6346

Somerset Co. Office on Aging
92 East Main Street
P.O. Box 3000
Somerville, NJ 08876

SUSSEX 973-579-0555

Sussex Co. Division of Senior Services
Sussex Co. Administration Building
1 Spring St., 2nd Floor
Newton, NJ 07860

**UNION 1-888-280-UCAN (8226)
(908-527-4870/4872)**

Union Co. Div. on Aging
Administration Building
Elizabeth, NJ 07207

WARREN 908-475-6593/6591

Warren Co. Div. of Senior Services
Wayne Dumont Jr. Admin. Bldg.
165 County Road, Suite 245
Route 519 South
Belvidere, NJ 07823-1949

County & Municipal
Consumer Affairs Offices

ATLANTIC COUNTY
609-345-6700 ext. 2475

BERGEN COUNTY
201-336-6400
Maywood
201-845-2906 ext. 200

Ridgefield Park
201-641-4950

BURLINGTON COUNTY
609-265-5054

CAMDEN COUNTY
856-374-6161

CAPE MAY COUNTY
609-463-6475

CUMBERLAND COUNTY
856-453-2203

ESSEX COUNTY
973-395-8350

Livingston
973-377-3313

Nutley
973-284-4975

GLOUCESTER COUNTY
856-384-6855

HUDSON COUNTY
201-795-6295

Secaucus
201-330-2008

HUNTERDON COUNTY
908-806-5174

MERCER COUNTY
609-989-6671

MIDDLESEX COUNTY
732-745-3875

Middlesex Borough
732-356-8090 ext. 250
Perth Amboy
732-826-1690

MONMOUTH COUNTY
732-431-7900

OCEAN COUNTY
732-929-2105

PASSAIC COUNTY
973-305-5881

SOMERSET COUNTY
908-203-6080

UNION COUNTY
908-654-9840

Plainfield
908-753-3519
Union Township
908-851-5477



* These counties have no county Consumer Affairs office. Please call the New Jersey Division of Consumer Affairs at:
1-800-242-5846
For calls within New Jersey, call:
1-973-504-6200

Professional & Occupational Boards & Committees

Acupuncture Examining Board.....	(973) 273-8092
Alcohol and Drug Counselor Committee.....	(973) 504-6369
Athletic Training Advisory Committee.....	(973) 504-6414
Audiology and Speech-Language Pathology Advisory Committee	(973) 504-6390
Board of Court Reporting.....	(973) 504-6490
Board of Examiners of Electrical Contractors.....	(973) 504-6410
Board of Pharmacy.....	(973) 504-6450
Electrologists Advisory Committee	(973) 504-6377
Fire Alarm, Burglar Alarm and Locksmith Advisory Committee.....	(973) 504-6245
Hearing Aid Dispensers Examining Committee	(973) 504-6331
Home Inspection Advisory Committee	(973) 504-6233
Interior Design Examination and Evaluation Committee.....	(973) 504-6385
Joint Committee of Architects and Engineers.....	(973) 504-6385
Landscape Architect Examination and Evaluation Committee.....	(973) 504-6385
Massage, Bodywork and Somatic Therapy Examining Committee.....	(973) 504-6493
Medical Practitioner Review Panel	(609) 826-7100
Midwifery Liaison Committee	(973) 273-8009
New Jersey Board of Nursing.....	(973) 504-6430
New Jersey Cemetery Board	(973) 504-6553
New Jersey State Board of Accountancy.....	(973) 504-6380
New Jersey State Board of Architects.....	(973) 504-6385
New Jersey State Board of Cosmetology and Hairstyling	(973) 504-6400
New Jersey State Board of Dentistry.....	(973) 504-6405
New Jersey State Board of Optometrists	(973) 504-6440
Occupational Therapy Advisory Council.....	(973) 504-6570
Orthotics and Prosthetics Board of Examiners.....	(973) 504-6445
Perfusionists Advisory Committee	(973) 504-6378
Physician Assistant Advisory Committee	(973) 504-6580
Professional Counselor Examiners Committee	(973) 504-6582
Psychoanalysts Advisory Committee (Certified).....	(973)-504-6479
State Board of Chiropractic Examiners.....	(973) 504-6395
State Board of Examiners of Master Plumbers.....	(973) 504-6420
State Board of Examiners of Ophthalmic Dispensers and Ophthalmic Technicians	(973) 504-6435
State Board of Marriage and Family Therapy Examiners	(973) 504-6582
State Board of Medical Examiners	(609) 826-7100
State Board of Mortuary Science of New Jersey.....	(973) 504-6425
State Board of Physical Therapy	(973) 504-6455
State Board of Polysomnography	(973) 273-8093
State Board of Professional Engineers and Land Surveyors	(973) 504-6460
State Board of Professional Planners	(973) 504-6465
State Board of Psychological Examiners	(973) 504-6470
State Board of Respiratory Care	(973) 504-6485
State Board of Social Work Examiners.....	(973) 504-6495
State Board of Veterinary Medical Examiners.....	(973) 504-6500
State Real Estate Appraiser Board	(973) 504-6480



Senior FED•UP Program
www.NJConsumerAffairs.gov



New Jersey Office of the Attorney General

Division of Consumer Affairs
P.O. Box 45025
Newark, New Jersey 07101
(973) 504-6200
(800)-242-5846
E-Mail: AskConsumerAffairs@lps.state.nj.us

Please be advised that any information you supply on this complaint form may be subject to public disclosure. If an investigation into the matter is conducted, the information is subject to public disclosure only after the investigation is closed. You are also advised that the completed complaint form is a "government record," subject to disclosure under the Open Public Records Act (OPRA).

COMPLAINT REPORTED BY:

COMPLAINT REPORTED AGAINST:

NAME: _____	BUSINESS: _____
ADDRESS: _____	ADDRESS: _____
CITY: _____	CITY: _____
STATE: _____ ZIP: _____	STATE: _____ ZIP: _____
HOME TELEPHONE NUMBER: _____	TELEPHONE NUMBER (1): _____
WORK TELEPHONE NUMBER: _____	TELEPHONE NUMBER (2): _____
E-MAIL ADDRESS: _____	

For statistical and informational purposes only. Your age: ☐ 18-29 ☐ 30-44 ☐ 45-59 ☐ 60 or older

1. Nature of complaint (please check the appropriate box(es)):

- | | | | |
|---|---|---|--|
| <input type="checkbox"/> Automotive | <input type="checkbox"/> Automotive Repairs | <input type="checkbox"/> Banking | <input type="checkbox"/> Credit Card |
| <input type="checkbox"/> Charity | <input type="checkbox"/> Direct Mail/Sweepstakes | <input type="checkbox"/> Home Repair | <input type="checkbox"/> Internet/Cyberspace |
| <input type="checkbox"/> Professional Service | <input type="checkbox"/> Stocks/Securities | <input type="checkbox"/> Telemarketing | <input type="checkbox"/> Telecommunications |
| <input type="checkbox"/> Bingo/Raffle | <input type="checkbox"/> Health Club | <input type="checkbox"/> Warranty | <input type="checkbox"/> Advertising |
| <input type="checkbox"/> Wheelchair Lemon Law | <input type="checkbox"/> Weighing/Measuring Devices | <input type="checkbox"/> Used Car Lemon Law | <input type="checkbox"/> New Car Lemon Law |
| <input type="checkbox"/> Home Furnishings | <input type="checkbox"/> Other (specify) _____ | | |

2. If your complaint involves a motor vehicle, please provide the following information:

- a. ☐ New ☐ Used
- b. ☐ Purchased ☐ Leased
- c. Purchase Price _____ Current Mileage _____
- d. Date of purchase _____ ☐ With Warranty ☐ With Service Contract ☐ As Is
- e. Make _____ Model _____ Year _____

3. Name of company with which you dealt: _____

4. Name and title of company agents or employees with whom you dealt: _____

5. Describe the facts of your complaint in the order in which they happened. Please print clearly. Use additional sheets of paper, if necessary. **Attach readable copies (NO ORIGINALS) of any complaint-related contracts, bills, receipts, cancelled checks, correspondence or any other documents you feel are related to your complaint.**

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

6. The amount of loss involved in this complaint: \$ _____. Please provide a breakdown of these losses:

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment. I authorize the New Jersey Division of Consumer Affairs to send this complaint form to the company or to interested parties and to use the information in any way that is necessary.

*Signature**

Date _____

* This certification must be signed by the person completing the form.



State of New Jersey
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS
BUREAU OF SECURITIES
PO BOX 47029
153 HALSEY STREET
NEWARK, NEW JERSEY 07101
(973) 504 - 3600
E-MAIL: AskBureauofSecurities@dca.lps.state.nj.us

COMPLAINT REPORTED BY:

COMPLAINT REPORTED AGAINST:

NAME: _____
ADDRESS: _____
CITY: _____
STATE: _____ ZIP: _____
HOME TELEPHONE NUMBER: _____
WORK TELEPHONE NUMBER: _____
E-MAIL ADDRESS: _____

FIRM NAME: _____
ADDRESS: _____
CITY: _____
STATE: _____ ZIP: _____
TELEPHONE NUMBER (1): _____
TELEPHONE NUMBER (2): _____

The Bureau of Securities investigates complaints against individuals and firms selling securities or offering investment advice as well as companies issuing securities investments. The Bureau is empowered to bring administrative actions or civil law suits to enforce the registration and anti-fraud provisions of the New Jersey Uniform Securities Act. The Bureau may refer certain matters for criminal prosecution.

1. Type of firm (if known). Please check the appropriate box:

- ☐ Securities Brokerage Firm ☐ Investment Advisory Firm ☐ Financial Planning Firm
☐ Other (specify): _____

2. Name and title of firm's agents or employees with whom you dealt: _____

If known, type of professional designation used:

- ☐ Stockbroker (Agent) ☐ Investment Advisor ☐ Other (specify): _____

3. How was the initial solicitation made:

- ☐ Telephone ☐ Mail ☐ Seminar
☐ Other (specify): _____

4. Type of investment product involved in your complaint:

- ☐ Stocks ☐ Bonds ☐ Mutual Funds ☐ Limited Partnerships
☐ Other (specify) _____

5. Did you receive a prospectus when you purchased the investment? ☐ Yes ☐ No

*Please continue on reverse side
Do not write below this line*

Date received: _____
Status #: _____
Data INIT: _____

Case #: _____

Investigator: _____

* This certification must be signed by the person completing the form.

Senior FED•UP Program
www.NJConsumerAffairs.gov

FED•UP

SENIOR FRAUD EDUCATION & PROTECTION PROGRAM



State of New Jersey

Office of the Attorney General

Division of Consumer Affairs

Senior FED•UP Program

www.NJConsumerAffairs.gov



Toll-Free Senior Hotline
1-877-746-7850



Division of
Consumer
Affairs